

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Anthony Torcivia  
 Debtor

Case No. 17-16752-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Sep 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2018.

db +Anthony Torcivia, 462 Wyomissing Road, Mohnton, PA 19540-8406  
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr +E-mail/PDF: gecsed@recoverycorp.com Sep 27 2018 02:37:05 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 28, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Anthony Torcivia brad@sadeklaw.com, bradsadek@gmail.com  
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 KEVIN G. MCDONALD on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmlawgroup.com  
 MATTEO SAMUEL WEINER on behalf of Creditor Specialized Loan Servicing LLC  
 bkgroup@kmlawgroup.com  
 ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE  
 RRamos-Cardona@fredreiglechl3.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
 ECF\_FRPA@Trusteel3.com  
 WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trusteel3.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Anthony Torcivia	<u>Debtor</u>	CHAPTER 13
Lori J. Santaspirit	<u>Co-Debtor</u>	
Specialized Loan Servicing LLC	<u>Movant</u>	NO. 17-16752 REF
vs.		
Anthony Torcivia	<u>Debtor</u>	11 U.S.C. Sections 362 and 1301
Lori J. Santaspirit	<u>Co-Debtor</u>	
William C. Miller Esq.	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is **\$16,487.85**, which breaks down as follows;

Post-Petition Payments:	December 1, 2017 to August 1, 2018 at \$1,324.31/month
Suspense Balance:	\$48.75
<b>Total Post-Petition Arrears</b>	<b>\$16,487.85</b>

2. The Debtors shall cure said arrearages in the following manner;

a). Beginning on September 1, 2018 and continuing through February 1, 2019 until the arrearages are cured, Debtors shall pay the present regular monthly payment of **\$1,324.31** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$2,747.98** from September 2018 to January 2019 and **\$2,747.95** for February 2019 towards the arrearages on or before the last day of each month at the address below;

**Specialized Loan Servicing, LLC**  
P.O. Box 60535  
City of Industry, CA 91716-0535

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 8, 2018

By: /s/ Kevin G. McDonald, Esquire  
Kevin G. McDonald, Esquire

Date: \_\_\_\_\_



Brad J. Sadek, Esquire  
Attorney for Debtors

Date: 9/24/18



William C. Miller, Esquire  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_\_ day of \_\_\_\_\_, 2018. However, the court  
retains discretion regarding entry of any further order.

**Date: September 26, 2018**

A handwritten signature in black ink, appearing to read "RME Fehling", written over a horizontal line.

Bankruptcy Judge  
Richard E. Fehling